

MIRA INFORM REPORT

Report No. :	545368
Report Date :	20.12.2018

IDENTIFICATION DETAILS

Name :	URB ENGINEERING PRIVATE LIMITED
Registered Office :	Unit No.001, Ground Floor, Tower-Pharaohs, Block B1, The Nile, Village Ghasola, Sector-49, Sohna Road, Gurugram -122018, Haryana
Mobile No.:	91-9689911843 (Mr. Akshay)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.10.2013
CIN No.: [Company Identification No.]	U29150HR2013PTC050703
Capital Investment / Paid-up Capital :	INR 5.000 Million
IEC No.: [Import-Export Code No.]	0515058149
PAN No.: [Permanent Account No.]	AABCU6508M
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Manufacturing of cranes • The company is engaged in the business of Engineering Consultancy (Registered Activity)
No. of Employees :	Information denied by the management

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2013 and it is a manufacturer of cranes.</p> <p>As per financial of March 2017, the company has achieved a revenue of INR 46.53 million from its operations and has reported average profit margin.</p> <p>Rating takes into consideration the company's moderate financial risk profile along with low reserve level and below average liquidity position.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business operations with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

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Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 20.12.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED BY

Name :	Mr. Akshay
Designation :	Not Divulged
Contact No.:	91-9689911843
Date :	20.12.2018

LOCATIONS

Registered Office :	Unit No.001, Ground Floor, Tower-Pharaohs, Block B1, The Nile, Village Ghasola, Sector-49, Sohna Road, Gurugram -122018, Haryana, India
Tel. No.:	Not Available
Mobile No.:	91-9689911843 (Mr. Akshay)
Fax No.:	Not Available
E-Mail :	rishab@urbengg.com

DIRECTORS

As on 31.03.2018

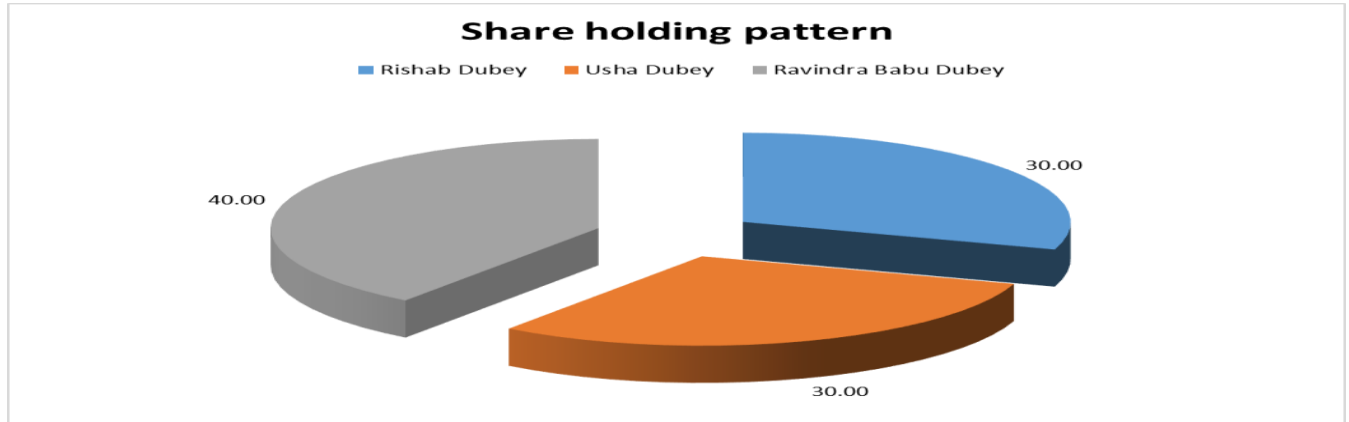
Name :	Mr. Rishab Dubey
Designation :	Director
Address :	001, Pharaohs Tower Omaxe Nile, Sohna Road, Sector-49, Islam Pur (97) Gurugram - 122018, Haryana, India
Date of Appointment :	17.10.2013
DIN No.:	06620395
Name :	Usha Dubey
Designation :	Director
Address :	001, Pharaohs Tower Omaxe Nile, Sohna Road, Sector-49, Islam Pur (97) Gurugram - 122018, Haryana, India
Date of Appointment :	17.10.2013
DIN No.:	06620812
Name :	Mr. Ravindra Babu Dubey
Designation :	Managing Director
Address :	001, Pharaohs Tower Omaxe Nile, Sohna Road, Sector-49, Islam Pur (97) Gurugram - 122018, Haryana, India
Date of Appointment :	31.01.2017
DIN No.:	07720650

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Rishab Dubey	150000	30.00
Usha Dubey	150000	30.00
Ravindra Babu Dubey	200000	40.00
Total	500000	100.00

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Equity Share Break up (Percentage of Total Equity)

As on 31.07.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturing of cranes The company is engaged in the business of Engineering Consultancy (Registered Activity) 	
Products / Services :	Item Code No.	Products/Services Description
	99887660	Cranes
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	
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	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	ICICI Bank Limited	
	Branch :	ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara-390007, Gujarat, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term Loan from bank	6.701	4.819
	Total	6.701	4.819
Auditors :	Name : A P K A and Associates Chartered Accountants		

Address :	H.No. 3P, Sector-41, Gurugram, Haryana, India
Mobile No.:	91-9811143359
Income-tax PAN of auditor or auditor's firm :	ABFFA8697K
Memberships No.:	536645
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.07.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	5.000	0.100	0.100
(b) Reserves & Surplus	2.394	0.982	0.553
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	7.394	1.082	0.653
(3) Non-Current Liabilities			
(a) long-term borrowings	25.503	19.061	10.163
(b) Deferred tax liabilities (Net)	0.002	0.018	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	25.505	19.079	10.163
(4) Current Liabilities			
(a) Short term borrowings	3.600	1.220	0.000
(b) Trade payables	28.629	5.154	0.000
(c) Other current liabilities	2.049	1.803	1.052
(d) Short-term provisions	0.760	0.291	0.253
Total Current Liabilities (4)	35.038	8.468	1.305
TOTAL	67.937	28.629	12.121
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	28.986	19.535	10.655
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.005
(d) Long-term Loan and Advances	0.343	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	29.329	19.535	10.660

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	20.486	6.275	0.000
(c) Trade receivables	15.516	0.658	0.450
(d) Cash and cash equivalents	0.580	1.053	0.754
(e) Short-term loans and advances	0.336	0.265	0.000
(f) Other current assets	1.690	0.843	0.257
Total Current Assets	38.608	9.094	1.461
TOTAL	67.937	28.629	12.121

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	46.539	0.355	2.800
	Other Income	5.267	2.400	0.000
	TOTAL	51.806	2.755	2.800
Less	EXPENSES			
	Cost of Goods sold	54.681	6.720	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(14.210)	(6.275)	0.000
	Employees benefits expense	2.761	1.108	0.791
	Other administrative expenses	3.673	0.440	1.104
	TOTAL	46.905	1.993	1.895
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.901	0.762	0.905
Less	FINANCIAL EXPENSES	0.619	0.100	0.001
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.282	0.662	0.904
Less/ Add	DEPRECIATION/ AMORTISATION	2.262	0.037	0.041
	PROFIT/ (LOSS) BEFORE TAX	2.020	0.625	0.863
Less	TAX	0.608	0.196	0.248
	PROFIT/ (LOSS) AFTER TAX	1.412	0.429	0.615

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Earnings / (Loss) Per Share (INR)	2.82	42.88	61.54
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	121.69	676.54	58.66
Account Receivables Turnover (Income / Sundry Debtors)	3.00	0.54	6.22
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	191.10	279.94	0.00
Inventory Turnover (Operating Income / Inventories)	0.24	0.12	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.17	0.04	0.08

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.89	0.96	0.95
Debt Equity Ratio (Total Liability / Networth)	3.94	18.74	15.56
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.74	7.83	2.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.92	18.05	16.32

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Interest Coverage Ratio (PBIT / Financial Charges)	7.92	7.62	905.00
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.03	120.85	21.96
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.08	1.50	5.07
Return on Investment (ROI) ((PAT / Networth) * 100)	%	19.10	39.65	94.18

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.10	1.07	1.12
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.52	0.33	1.12
G-Score Ratio Financial (Networth / Total Assets)		0.11	0.04	0.05
G-Score Ratio Debt (Debts / Equity Capital)		5.82	202.81	101.63
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.10	1.07	1.12

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

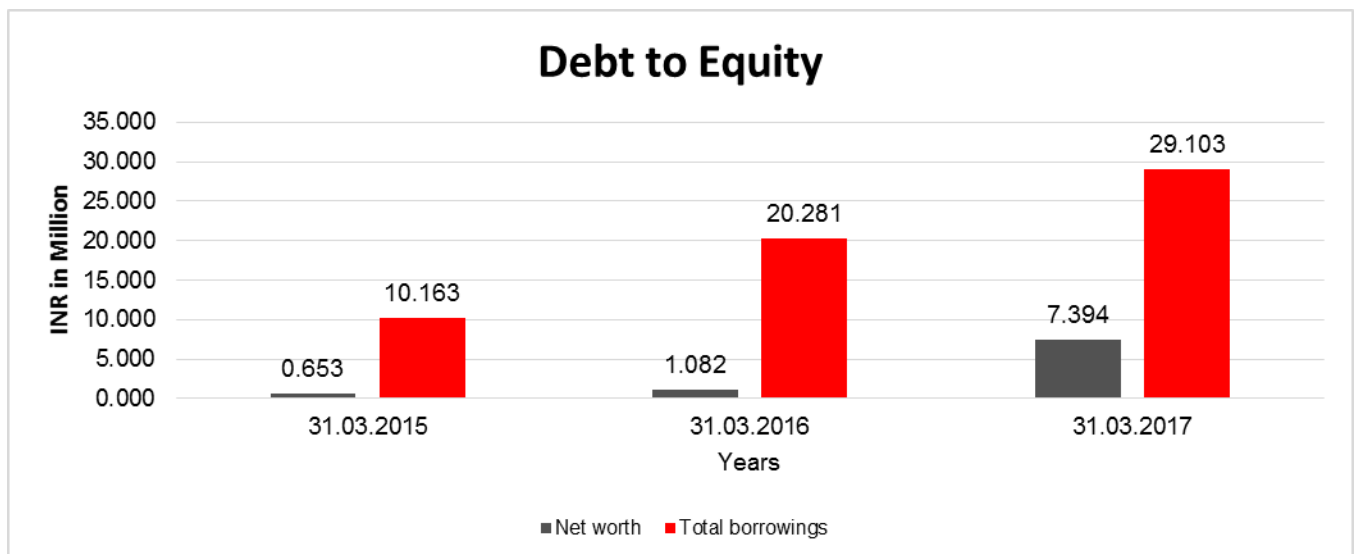
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	5.000
Reserves & Surplus	0.553	0.982	2.394

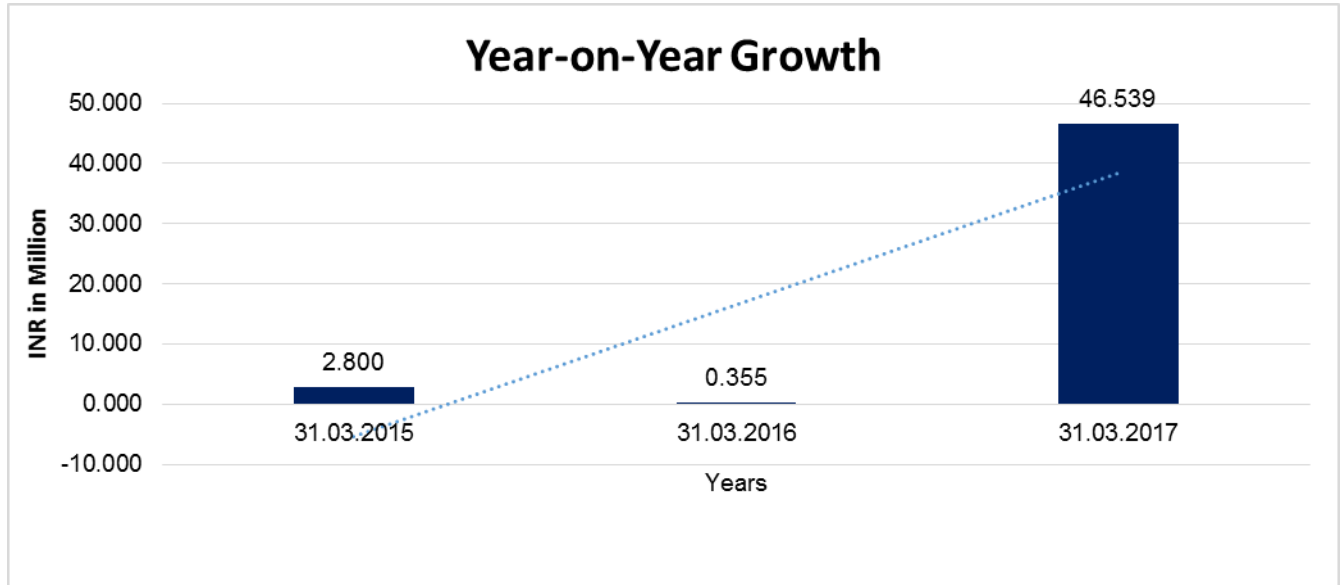
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Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.653	1.082	7.394
long-term borrowings	10.163	19.061	25.503
Short term borrowings	0.000	1.220	3.600
Total borrowings	10.163	20.281	29.103
Debt/Equity ratio	15.564	18.744	3.936



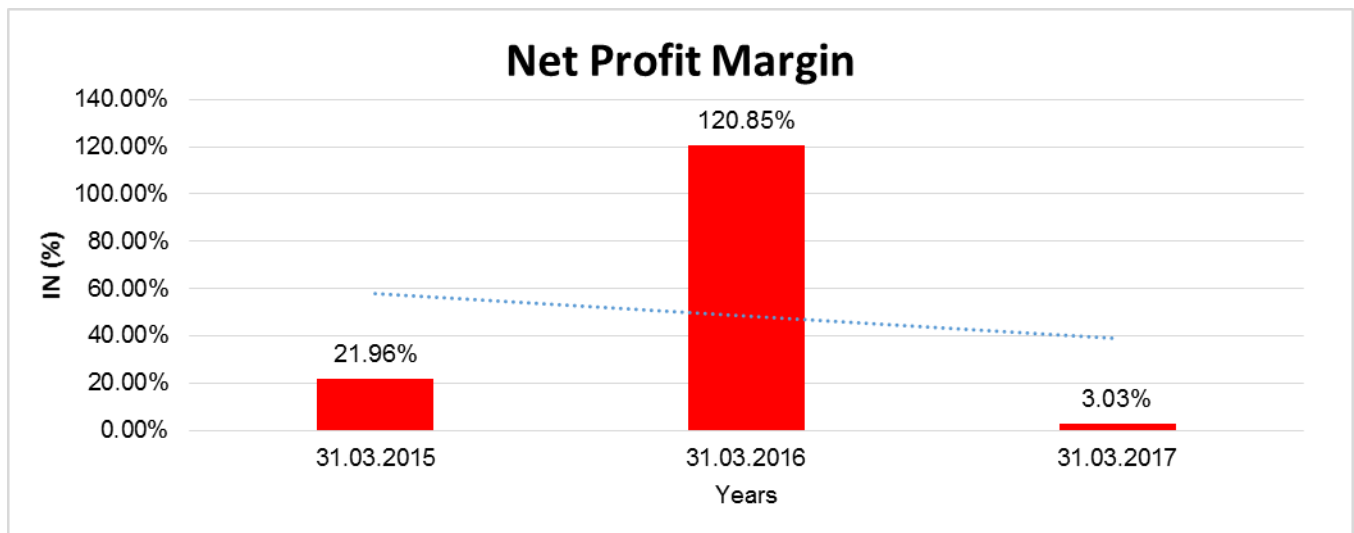
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	2.800	0.355	46.539
		(87.321)	13009.577



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	2.800	0.355	46.539
Profit	0.615	0.429	1.412
	21.96%	120.85%	3.03%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

RESUME OF PERFORMANCE:

During the year, the net revenue from operations of the Company achieved turnover of INR 51.806 in F.Y. 2016-17 in comparison the INR 2.755 million in F Y 2015-16. For the Financial Year 2016-17, the Company's profit before tax stood at INR 2.020 million vis-à-vis INR 0.625 in the previous year.

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UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loan and advance from related parties	6.783	6.933
Rishab Dubey	8.119	7.309
Usha Dubey	3.900	0.000
Short-term borrowings		
Advance from Customer	3.600	1.220
Total	22.402	15.462

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	H14379572	100106407	ICICI BANK LIMITED	28/06/2017	17/09/2018	-	55000000.0	ICICI Bank Tower, Near Chakli Circle, Old Padra Road Vadodara Gujarat 390007IN

FIXED ASSETS

- Land
- Building
- Furniture and Fixture
- Computer
- Plant and Machinery
- Vehicle
- Car
- Air Conditioner

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 71.32
UK Pound	1	INR 90.91
Euro	1	INR 81.57

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	VIV
Report Prepared by :	RKI

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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